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# State Senator Martha G. Scott

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# State Senator Martha G. Scott

Legislative Information For My Constituents In District 2

# Senator Scott Heads Insurance Reform Task Force

Senator Martha Scott recently wrapped up a series of task force hearings on consumer protection reform. Sen. Scott, who chaired the statewide hearings, says that the number one issue concerning Michigan consumers today is the discriminatory practice known as "insurance redlining."

In large urban areas like Detroit and Highland Park, auto insurance companies charge rates that far exceed what the average Michigan driver is asked to pay. For example, insurance rates for Detroiters have outpaced inflation by more than 4-to-1 during the past eight years. In fact,

insurance rates in Detroit have increased by more than 100% for the average family.

"This type of legalized discrimination can have a devastating impact on urban communities," said Sen. Scott. "Unless we can provide affordable insurance, urban centers like Detroit and Highland Park will continue to see spiraling auto insurance costs and rising numbers of uninsured drivers."

As a result of Sen. Scott's task force hearings, a series of bills have been introduced in the Senate calling for a number of important insurance reforms.





### Vote Planned For Elected Detroit School Board

Competing plans are now before the Michigan Legislature on the mechanism for reinstating an elected Detroit School Board. Sen. Scott has said that she opposes any plan that does not return full power back to the voters in the selection of the board members. "A promise was made to return full control back to the people," said Sen. Scott. "All we are asking for is that the **Detroit School Board gets** treated like every other school board across the state." A referendum on the fate of the Detroit School Board is likely to be held in November.

# Happy Newylens

I hope that everything is well with you and yours during this glorious holiday season. As the year-end festivities come to a close, I wanted to take this opportunity to update you on the ongoing state budget process.

As you are undoubtedly aware, the economic times in our state have been difficult. When I arrived in January, we all knew we would face tough decisions when it came to balancing the budget for fiscal year 2004. Our state was facing a \$1.7 billion deficit. However, Governor Granholm laid out a sound and responsible plan. Throughout the process, my Democratic colleagues and I worked hard to defend our public schools and libraries, promote urban interests, expand consumer protections, and provide access to affordable health care.

Unfortunately, despite our best efforts, the financial situation continues to decline. Revenue this year has been even lower than projected and we just addressed a \$900 million shortfall. Once again, we must commit ourselves to protecting our shared priorities. It will not be an easy struggle, but you can be sure I will remain committed to the values of our community.

In addition to dealing with the latest budget crisis, we are working hard on a number of other issues. My newsletter is designed to highlight just a few. If you have any questions, I hope you will feel free to contact my office or attend one of my district coffee hours. Happy New Year and I hope to hear from you soon!

Martha G. Scott

State Senator • 2nd District

# Do You Qualify for the Earned Income Tax Credit?

The Earned Income Tax Credit (EITC) is a refundable tax credit for working families with low incomes. The refund can

provide up to \$4,140 per year, based on family size and income. Workers who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax that was taken out of

In 2001, more than 527,000 Michigan workers qualified for the credit, but 87,894 didn't claim it. This is a huge untapped resource for working

their pay during the year.

families. In Detroit, it is estimated that more than 5,300 families were eligible for the EITC but did not claim their refunds,

resulting in \$6.9 million in unclaimed credits.

Don't miss out on this opportunity to offset some of your tax burden. Find out if you qualify for the Earned Income Tax Credit.

Income levels for qualification are as follows:

• No children: single worker, less than \$11,230; married workers, less than \$12,230. Eligible for a tax credit of up to \$382.

 One child: single worker, less than \$29,666; married workers, less than \$30,666. Eligible for a tax credit of up to \$2,547.

• Two or more children: single worker, less than \$33,692; married workers, \$34,692. Eligible for a tax credit of up to \$4,204.

To find out more about the Earned Income Tax Credit, visit http://www.michigan.gov/eitc or call the Michigan Department of Treasury's Income Tax Information line at 1-800-487-7000.



## **Detroit Shock Honored**

Senator Scott held a special presentation in the Michigan Senate chamber recently to honor the WNBA world champion Detroit Shock. Shock Coach Bill Laimbeer and star forward Swin Cash thanked Senator Scott and the Michigan Senate after the team was presented with a special citation in recognition of their remarkable season. Also pictured are Shock forward Ruth Riley, guard Deanna Nolan, and Lieutenant Governor John Cherry.







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### **Senator Scott Holds District Coffee Hours**

Please stop by to share a concern, ask a question, or just have a cup of coffee and chat. Coffee hours are 8:30 to 9:30 a.m. No appointment needed.

### **Detroit**

First Monday of every month McDonald's 10400 Gratiot Avenue Detroit

### Hamtramck

Second Monday of every month The Urban Break Coffee House 10020 Joseph Campau Avenue Hamtramck

### **Grosse Pointes/Harper Woods**

Third Monday of every month Caribou Coffee Company 19419 Mack Avenue Grosse Pointe Woods

### **Highland Park**

Fourth Monday of every month McDonald's 14124 Woodward Avenue Highland Park











